

Fill in this information to identify the case:

Debtor 1 Aquilla L. Mizelle
fka Aquilla L. Brewer

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 19-17530-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PINTA, LLC FOR BENEFIT OF WACHOVIA
CAPITAL MARKETS, LLC

Court claim no. (if known): 12-1

Last 4 digits of any number you use to
identify the debtor's account: 7452

Date of payment change: 8/4/2020

Must be at least 21 days after date
of this notice

New total payment: \$637.85

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$151.09

New escrow payment: \$115.01

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Aquila L Mizelle fka Aquila L Brewer
Print Name Middle Name Last Name

Case number (if known) 19-17530-mdc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Alexa Martini Stinson Date 11/12/2020
Signature

Print Alexa Martini Stinson Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company RAS Citron, LLC

Address 130 Clinton Road, Suite 202
Number Street

Fairfield NJ 07004
City

State ZIP Code

Contact Phone 470-321-7112

Email astinson@rascrane.com

."This notice of payment change is being filed in the interest of completeness in the court record. The effective date on this analysis was scheduled to prior to the filing of this notice. To comply in good faith with FRBP 3002.1(b), Creditor will adjust the effective date to (the next month's payment change date). To further remedy the situation, Creditor, will pay the total increased amount since the prior notice of payment change and shall not seek contribution from Debtor or the estate. Upon the new effective date Debtor or the estate shall be solely responsible for the entire new payment amount until further adjustment."

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 12, 2020 , I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Aquilla L Mizelle
3439 North 16th Street
Philadelphia, PA 19140

And via electronic mail to:

Mitchell L Lee Chambers, JR.
Law Offices of Mitchell Lee Chambers
602 Little Gloucester Road
Suite 5
Blackwood, NJ 08012

William C. Miller
Office of the Chap. 13 Standing Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

By: /s/ Kristin Williams
Kristin Williams
Krwilliams@rascrane.com



AQUILLA L BREWER
 3439 N 16TH ST
 PHILADELPHIA PA 19140

Analysis Date: June 19, 2020
 Loan: [REDACTED]
 Property Address:
 3439 N 16TH ST
 PHILADELPHIA, PA 19140

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Aug 04, 2020		Prior Esc Pmt		December 04, 2019		Escrow Balance Calculation	
P & I Pmt:			\$522.84		\$522.84		P & I Pmt:		\$522.84		Due Date:	July 04, 2009
Escrow Pmt:			\$0.00		\$115.01		Escrow Pmt:		\$151.09		Escrow Balance:	-\$521.18
Other Funds Pmt:			\$0.00		\$0.00		Other Funds Pmt:		\$0.00		Anticipated Pmts to Escrow:	\$1,208.72
Asst. Pmt (-):			\$0.00		\$0.00		Asst. Pmt (-):		\$0.00		Anticipated Pmts from Escrow (-):	\$230.02
Reserve Acct Pmt:			\$0.00		\$0.00		Resrv Acct Pmt:		\$0.00			
Total Payment:			\$522.84		\$637.85		Total Payment:		\$673.93		Anticipated Escrow Balance:	\$457.52

Shortage/Overage Information		Effective Aug 04, 2020
Upcoming Total Annual Bills		\$1,380.12
Required Cushion		\$230.02
Required Starting Balance		\$230.02
Escrow Shortage		\$0.00
Surplus		\$227.50

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 230.02. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 230.02 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Apr 2020 to July 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(1,586.31)
Apr 2020		151.09			* Escrow Only Payment	0.00	(1,435.22)
Apr 2020		151.09			* Escrow Only Payment	0.00	(1,284.13)
May 2020		151.09			* Escrow Only Payment	0.00	(1,133.04)
Jun 2020		151.09			* Escrow Only Payment	0.00	(981.95)
Jun 2020				345.03	* Lender Placed Hazard	0.00	(1,326.98)
					Anticipated Transactions	0.00	(1,326.98)
Jun 2020		P		115.01	Lender Placed Hazard		(1,441.99)
Jul 2020		1,208.72 ^P		115.01	Lender Placed Hazard		(348.28)
	\$0.00	\$1,813.08	\$0.00	\$575.05			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 19, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Aug 2020	115.01	115.01	Starting Balance	457.52	230.02
Sep 2020	115.01	115.01	Lender Placed Hazard	457.52	230.02
Oct 2020	115.01	115.01	Lender Placed Hazard	457.52	230.02
Nov 2020	115.01	115.01	Lender Placed Hazard	457.52	230.02
Dec 2020	115.01	115.01	Lender Placed Hazard	457.52	230.02
Jan 2021	115.01	115.01	Lender Placed Hazard	457.52	230.02
Feb 2021	115.01	115.01	Lender Placed Hazard	457.52	230.02
Mar 2021	115.01	115.01	Lender Placed Hazard	457.52	230.02
Apr 2021	115.01	115.01	Lender Placed Hazard	457.52	230.02
May 2021	115.01	115.01	Lender Placed Hazard	457.52	230.02
Jun 2021	115.01	115.01	Lender Placed Hazard	457.52	230.02
Jul 2021	115.01	115.01	Lender Placed Hazard	457.52	230.02
	\$1,380.12	\$1,380.12			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 457.52. Your starting balance (escrow balance required) according to this analysis should be \$230.02.

We anticipate the total of your coming year bills to be 1,380.12. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation		
Unadjusted Escrow Payment		\$115.01
Surplus Reduction:		\$0.00
Shortage Installment:		\$0.00
Rounding Adjustment Amount:		\$0.00
Escrow Payment:		\$115.01

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.